

# Punk Rock Finances.



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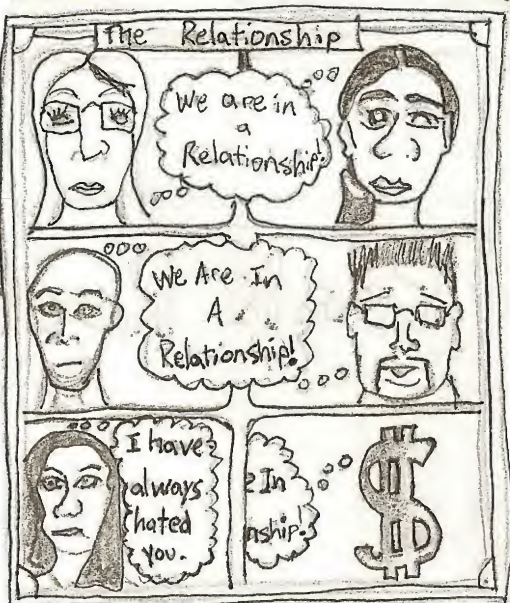
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It's come up for me a lot for me this past year: friends are broke, I've had to survive off a small amount of money for a long time, there's debts all over the place, the family is having money problems, etc. Surviving within this culture with little to no money puts you at a big disadvantage. However, being at a disadvantage doesn't mean that you're screwed. If you find the time and make the effort you can survive pretty well without having to play the money game, or at least operate in a way that's more comfortable or suits your personal and ethical needs.

People who are rich with money have at their disposal whole institutions of people who help them maintain their wealth. The rest of us are left to fend for ourselves. I made this zine to share some of what I've learned and to help instill the idea that this is something we need to support each other with. Cooperation and Mutual Aid are tools that can seriously make our lives better and more rewarding.

Thanks to Brooke, Shannon, Whitney, Douglas for art, the SeattleDIY Collective, and all the other people who have given feedback and support. I would love any feedback, be it positive or negative.

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## Relationship to Money

Similar to how we model our romantic relationships, the way we see the big role models of our lives spend money informs and influences the way we treat it. It's surprising how something so major - the lifeblood of how we function in capitalist society - is something that isn't scrutinized by many people. To take issue with capitalism as a whole is a common practice in lefty/progressive/punk rock circles, but not until we turn that critical eye inwards can we start to free ourselves more and find ourselves to be not only less reliant on exploitive systems, but also feeling healthier about the lasting relationships that we have with it.

So then, where do we start?

Have an open discussion with the people close to you about how you saw your role models spend their money. Think about what they did in times of crisis or surplus. How did they think about treats and luxuries? Did they hoard cash or goods? How did they communicate with the rest of the people close to you about spending money on necessities? Were they secretive? Was money a constant source of stress?

Compare all this with how you function. Are the things that you do with money modelled after these people or do you react against what you see were poor choices? Think critically about the things that you feel guilty spending money on, and the things that make you feel good.

It's a good idea to talk about this stuff with friends from different backgrounds to give yourself perspective.



# Punk Rock Finances Worksheet

## Income:

Monthly total - taxes: \_\_\_\_\_ = \_\_\_\_\_ (Daily Income)

Other sources of income:

## Monthly Expenses

### Necessities:

Housing/Shelter/Rent:	
Food:	
Bills:	
Transportation:	
Hygiene:	
Clothing/Warmth:	
Health Care:	
Emergency Care and Security:	
Dependents (Pets, Children, etc):	
Culture/Community:	
Education:	
Debts:	
<b>Necessities Total:</b>	

(Income) \_\_\_\_\_ - (Necessities Total) \_\_\_\_\_ = \_\_\_\_\_ (Expendable Income)  
 (Expendable Income) / 31 = \_\_\_\_\_ (Daily Expendable Income)

### Luxuries:

Distribute your (Expendable Income) into these categories as you see fit.

Entertainment/Going Out/Fun:	
Hobbies:	
Non-essential foods (desserts!):	
Eating Out:	
Booze/Cigarettes/Drugs:	
Savings:	
<b>Total:</b>	



### Short Term / Long Term Goals:

Goal:	Total \$\$\$ Amount Required:	Number of Months to Goal =	/31= (How much you should save daily)
<b>Total:</b>			



## Other Ways To Make Money w/o "Working"

There are those of us who are innately uncomfortable with having a boss. Others simply just don't function in a typical work setting. Whatever your reason for not wanting to depend wholly on a regular scheduled job, there are options. However, make no mistake - it's still work, and you're putting direct effort into making money to pay for your needs. Just because you don't have a "boss" doesn't mean that you've liberated yourself from the chains of capitalism. There are benefits and drawbacks to going this route, and don't be surprised to find yourself in a Feast & Famine situation.

### Busking/Spanging

Busking is doing a performance of some kind in a public place to solicit for money. Spanging is just straight up asking for it. Be aware that a lot of places require permits to busk.

### Dumpstering, Thrifting, etc and selling on ebay/craigslist/stores.

Finding quality items for free or cheap and reselling them has become a big deal since the popularization of ebay and craigslist. A lot of people go to the Bulk Bins at Goodwill and resell at Buffalo Exchange or Red Light. Others buy CDs for super cheap at thrift stores like Life Long Aids Alliance and resell them at Easy Street or Singles Going Steady. Some people go dumpster diving on Frat Row when the quarter is done, and find all sorts of goodies to resell. The difficulty of this line of work is that you need to be creative and have a deep understanding of what people want to buy.

### Craigslist-ing your skills and talents.

Can you play the drums and have access to a kit? Do you play a sport really really well? Sell your skills and teach other people via craigslist.

### Clinical Trials/Drug Studies

You can sell your body / your health to a company who needs to do medical tests, and get paid! Companies like NW Kinetics or Charles River Clinical Services have contracts with various places and do studies at varying levels of sketchiness and pay. Do an internet search for Clinical Trials, Drug Study, etc and whatever city you live in. A lot of hospitals do clinical trials also.

### Selling crafts at markets.

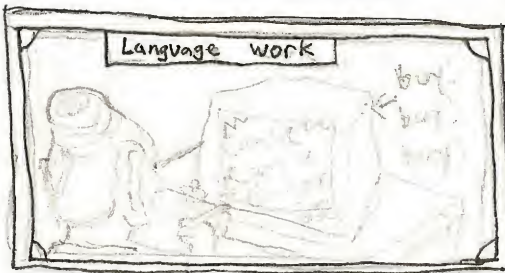
If you're good at making crafty goods, there are markets with reasonably priced tables where you can sell your goods. The Fremont Market happens once/week, and I (heart) Rummage happens once/month. Also, try the Seattle Punk Rock Flea Market ([http://www.myspace.com/punkrock\\_fleamarket](http://www.myspace.com/punkrock_fleamarket)).

### Dog Walking, Baby Sitting, Household Assistance

There's a lot of people out there who just need a little help around the house, preparing meals, taking care of family members and pets, etc. Again, craigslist is the place.

### Language Work - Translation and Lessons

If you're fluent in another language you can get paid a lot of money to either do translation work for a government, or to teach lessons. You may need to have some way of proving your qualifications.



### Credit

This information is via my friend Shannon:

Recently the law was changed so that once a year you can get your credit report for free from all three of the huge national credit rating agencies. This is a new thing, as

before you had to pay, and it was a total monopoly. Even if you never plan to buy a home or apply for credit or anything else like that, they have a report on you, and what sucks is often it is wrong, and there may be a bunch of stuff on there that either wasn't by you, or you didn't agree to be billed on, or notes from former landlords etc. This information does not go away, although interestingly, it does reset every seven years. The history remains, but not the black mark that they put on poor people's records. The sucky thing about these records is whether you choose to participate or not, whether you earn it yourself or stay completely off the grid or not, they are keeping track of you, and reporting about you to any business/property owner/gov agency that requests it. The one power we do have is to write a letter of appeal to the reporting agency if there is anything wrong, disputed, not you, or identity thefted, and if the company can not prove your application for the credit or your agreement to be billed, they have to remove it! So I requested mine and found 14 negative accounts, of which 6 were valid. We can empower ourselves by not letting people fuck us over or report stuff on us that isn't true. Credit and consumer stuff is the worst part of society and I thought I had avoided it well, only to find this out, so I have a feeling lots of others out there will find the same thing.

here's the website I used. You can also find all this at the library if you are not into accessing government websites.

[www.ftc.gov/bcp/online/pubs/credit/repair.shtm](http://www.ftc.gov/bcp/online/pubs/credit/repair.shtm)



## Income

Where do you get your money from? Figure the reliable sources first and think of this as your foundation. Figure out exactly how much you make per month, and be sure to take out the taxes, insurance, or things that are automatically deducted (some people have direct deposit from work into a savings account, for example). Then take this total monthly amount and divide it by 31 to see what you make day-by-day (and not just for the days you're working or whatever).

With your non-reliable sources of income, write down what you expect to get and when you'll get it, but since it isn't something you can depend on, don't factor this into your daily/monthly value, yet.

Once you have an idea of your monthly/daily income, we can start to think about expenses.

## Monthly Expenses

The first thing to do with your monthly expenses is write down everything that you spend money on. EVERYTHING. Put them into two categories - necessities and luxuries.

But here's the thing: there are some things that people categorize as luxuries, and as a result we end up feeling guilt about spending money on them. For example, for a lot of us going to punk rock shows may seem like a luxury, but in actuality going to these events are what keep us sane, feeling connected to a community, and make us inspired to do awesome stuff. Those feelings are a necessity - it's a part of maintaining a healthy mental wellbeing. Don't feel guilty about spending money on things that make you feel like an enriched and empowered person, because that guilt will negatively affect what you take away from that experience. Think of it like dieting - when you deprive yourself of essential foods, your body suffers.

Here's a list of things that are generally considered necessities:

- Housing/Shelter/Rent
- Food
- Bills
- Transportation
- Hygiene
- Clothing/Warmth
- Health Care
- Emergency Care and Security
- Dependents (Pets, Children, etc)
- Culture/Community
- Education
- Debts+

And now for the luxuries:

- Entertainment/Going Out/Fun
- Hobbies
- Non-essential foods (desserts!)
- Eating Out
- Booze/Cigarettes/Drugs
- Savings\*

+Debts - Communicate with whoever you have a debt with about how much you owe in total and what their expectations are with getting paid back each month.

\* Saving Money - The ability to save money is a privilege for those of us who earn more than what our basic needs demand. Still, as far as luxuries go, it's by far the most important, as if you've saved enough money you'll be able to do things like not work for a while, or have something to provide for special circumstances.

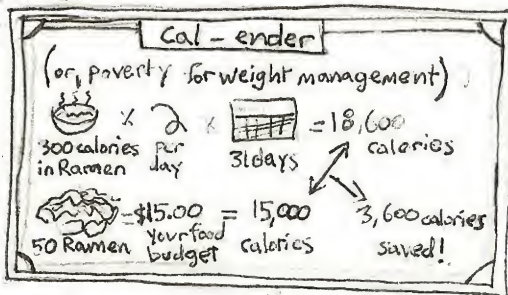
Ok, so now that we have a fairly comprehensive list of what we spend money on, write down how much you spend per month or are ok with spending on these things. When allocating money to each of these categories, allow for a lot of wiggle room and/or round up. Unexpected things come up, and often you'll end up needing to spend more on necessities than you think you will. It's kind of an Expect the Worst, Accept the Best kind of approach.

Total the amount that you spend each month on your necessities, write that down, then divide that amount by 31. Subtract that amount from your daily income, and that will tell you how much you'll have each day to spend on non-essentials. Internalize this number, and each day whenever you spend money on anything try to keep yourself below that amount. On days when you spend less than that amount, you can add that to what you can spend the next day, or you can put that money away for savings or a rain day.

## Goals - short term and long term.

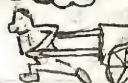
Living a simple and stable life is perfectly fine, but most of us have an urgent need to be moving 'forward' or towards a goal. Not to sound like a high school guidance counselor or anything, but it really is a good idea to write down what your goals are, long term and short term. These are usually things like **school, traveling, buying property, paying off non-immediate debts, bigger luxuries, or big projects.**

Write down the total amount that you expect to spend on these things (and again, round up), and divide that by the amount of months that you'd ideally like to arrive at that goal. Then again divide that number by 31 to see how much you should be putting away each day for that goal. Factor this into your daily expenses, be it luxury or necessities (depending on how important the goal is to you).



I would still be hungry with 2 Ramen/day

I live on a handful of rice a day





## How To Save Without Using Banks

A lot of people have a reason to not trust financial institutions like banks, and for good reason. Banks exist to make money and we willingly give it to them, which places us in a relationship that borders on exploitive (depending on who you ask). Some of us have an ideological opposition to being a part of these systems more than we have to, but what options do you have? Carrying cash on you can burn a hole in your pocket, and also places your financial wellbeing at risk for the unexpected. We've brainstormed a few options for you:

### Invest in gold/silver.

Gold and silver are more stable than the dollar, and since that cash isn't right in front of you, it makes it harder to spend it all. Be aware though that a lot of gold and silver, especially coins, are treated as collectibles, so often you'll buy a collector's price and won't be able to sell back for that same amount. Do a lot of research before stepping into this.

### Put it in multiple hidden places.

When you earn money that goes towards specific things, put that money in a hidden, private, and accessible spot and have a clear idea of what it's designated for.

### Create rules for certain \$\$ amounts.

My roommate Brooke has a rule that she can't spend \$1 bills or any loose change, and all that money she puts away as savings. When faced with breaking bigger bills she has an immediate hesitation to drop such a big amount, which helps her make wiser choices on things that she doesn't need.

### Don't keep it in your wallet.

If it ain't in your face, you're less likely to spend it.

### Let a trustworthy friend hold onto it.

Money can often be a cause of tension or straight up ruin a relationship (money causes more divorces than anything else, after all), but if you have a dependable and trustworthy friend who is responsible and organized, they might be a better person to hold onto your money than you. If you go this route, be as clear as humanly possible about all the if's and maybe's: rules for giving/taking, what happens if the money goes missing or is stolen, how it's being accounted for, emergency access, etc.

### Buy a lockable box or safe.

This can be expensive, but by putting it in a secure place where it takes effort to get at it makes you less likely to casually blow it. Only take out exactly what you need.

### Invest in other things.

Playing stocks is risky and takes a lot of effort, but if you're into it then you can make a lot of money. "Green" and "Responsible" investment is becoming a bigger deal all the time, and there are a lot of people out there who can help you pick what you're putting money into in a less exploitive way. Do some research.

## Ways To Save Money

When you're starting to think of all the various ways to save money, first think about how you spend it poorly. The most common ways that people waste money are things that make life more "convenient." Coinstar, for example, will take a percentage of the coins that you give to it. It's really not that hard to go to a bank and get rolls for your coins and do it yourself.

When making purchases, think about how much of your time that purchase is worth - ie, if you work an hourly job, think about how much time it took you to make that money. Is it worth the effort?

### Dumpstering

It's undeniable that dumpstering has become a bit of a phenomenon and the media is doing all sorts of press about it, from the NY Times to Newsweek to local news outlets. If done properly, it's a safe and fun activity that can save you money on food, furniture, clothing, and who knows what else. That's the beauty of it - if you're looking for something specific just look in the dumpster of a manufacturer or distributor that makes or sells what you want, and check it often. If you want more info, do an internet search on "freeganism."

### Urban Gardening

The North West is a pretty fertile land, and there are plants that thrive in the cool dampness of our climate. Urban gardening doesn't take as much effort as you might think, and there's a number of resources to help you get started (Seattle Tilth, for example! [seattletilth.org](http://seattletilth.org)). You most likely won't be able to completely sustain yourself via urban gardening, but it can certainly save you some money, and freshly grown vegetables are delicious.

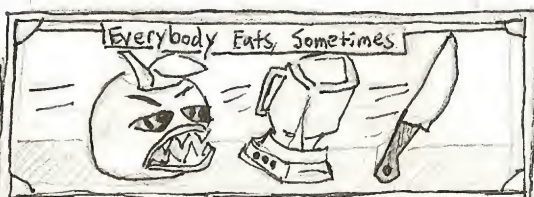
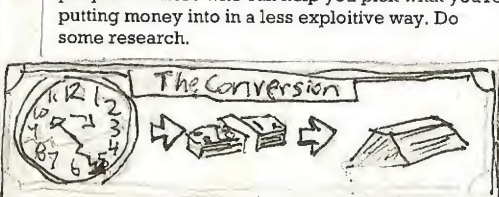
### Keeping Chickens

Chickens are beautiful little animals, and it's legal to keep them in the city, provided you have enough space. They can live off of your kitchen scraps plus some cheap feed, and you'll get a nice small production of eggs coming your way. Remember: treat them well and they'll treat you well.

### Buy Food in Bulk/Making

#### Soymilk/Investing in Appliances

A good way to cut down on the amount that you spend on food is to buy in bulk. You can buy dried beans, soak them overnight, and make a big pot of chili that will feed a ton of people. Soak soybeans, blend, cook, and strain to make soymilk by hand (do an internet search for more details). You can usually find cheap dehydrators at thrift stores, and with all those dumpstered apples you can dry them for apple chips. A blender can make fruit into smoothies, which is a lot more nutritious than juicing.



## Krishna Feeds / Food Not Bombs

A lot of cities have free food programs that are open to everybody. Seattle has Food Not Bombs, which cooks vegetarian meals every Sunday afternoon and serves Sunday evenings at Occidental Park, and they also have a free market at Yesler Terrace Community Center on Saturdays, and at Cascade People's Center on Sundays. Check [seattlediy.com](http://seattlediy.com) for the schedule. Also, My Sweet Lord is a vegetarian Krishna restaurant that serves food four days a week, accepting donations in exchange for meals. They're open 7:30-11 p.m. Wednesday-Saturday, and located at 5521 University Way. You'll have to tolerate some religious chants and conversations there, though. If you want to find other free meal programs, look on [crisisclinic.org](http://crisisclinic.org) or call 211

## Cut Your Own Hair

Seriously, it's not that hard, and homemade haircuts look rad.

## Use the Library

They have books, movies, CDs, newspapers from all over the world, and the downtown location is a really fun place to hang out. If you go to [spl.org](http://spl.org), you can find the nearest Seattle Public Library near you, or also look up the King County Libraries at [kcls.org](http://kcls.org)

## Foraging/Wild Harvesting/Alleyway Fruit Trees

There's healthy and edible food all around us, it's just a matter of identifying it. Things like burdock root or chickweed are plentiful and are generally considered weeds, making it easy to make them regular parts of your diet. In Duvall there's a Wilderness Awareness School ([wildernessawareness.org](http://wildernessawareness.org)) that can teach you a lot of these things, or you can find a book to learn it yourself at [wildfoodadventures.com](http://wildfoodadventures.com). Additionally, fruit is plentiful in this area, and you can find fruit growing on trees in alleyways all over the city. A popular spot is the Burke-Gilman trail when the blackberries start to fruit.

## Home brew/Brew Your Own Beer & Beverages

Especially with dumpstered fruit, it isn't too difficult to make your own alcohol at home. Do some research on the process and how to do it safely, and start experimenting. There's a pretty large community of people interested in home brew in Seattle, so if you do a little looking you can find a lot of really good help. Also, Kombucha (a fermented non-alcoholic tea drink) has become really popular lately. The beauty of it is that you can make it yourself pretty easily. You just need to find someone with a Kombucha mother.

## Roll Your Own or Quit

Cigarettes are super expensive. If you refuse to give it up, start rolling your own. You can even buy filters and little contraptions that help you roll them.

## Going to Community Clinics/Free STD Checkups/Planned Parenthood/211

A lot of us don't have health insurance, but thankfully there's a few clinics that offer limited services for our medical needs. The Country Doctor Community Health Clinic is a great one, as is the 45th St Clinic in Wallingford. There are also a few places in town that offer free STD screenings. WA State also has a program for residents called Take Charge that offers completely free reproductive health care for a year, which means you can get a free vasectomy or tubal ligation! For more info about clinics, go to [crisisclinic.org](http://crisisclinic.org) for more info, or call 211. 211 is a hotline for human services and resources, and a great way to find out about all sorts of things.

## Cook at Home, Share Meals, Potlucks

Not only is eating out expensive, the food you get is usually not as healthy. Most restaurants use a lot more sugar and oil than you would with home cooking. If you cook at home you can have roommates or friends contribute to the meal, and sharing the cost will make it way cheaper than eating out.

## Ride a Bike, Take a Bus

There are a few places in Seattle to get a cheap bike, like Bike Works ([bikeworks.org](http://bikeworks.org)), who have ridiculously cheap bikes and really amazing and helpful staff. The King County Metro bus system is pretty good, and they have a convenient website that can help you get pretty much anywhere you want to go. <http://transit.metrokc.gov>

## Food Banks

There are food banks in every neighborhood, and generally all you need is to give them an ID and proof that you live in that neighborhood and you'll get a bunch of produce and packaged foods. The food banks are also really great places to volunteer! Again, go to [crisisclinic.org](http://crisisclinic.org) for more info, or call 211.

## Post-Buffer Leftovers!

If a restaurant offers a buffet, go there when it ends and ask if you can have the leftovers! You may want to ask or offer to clean up or sweep in exchange.

## Buffet - to - go!

Many restaurants allow you to use a to-go box at the buffet. It won't be advertised, so just ask. This is a super good deal!





## The Not too Distant Future....

Desperate times  
call for desperate  
measures.

After last  
year's Anti-Dumpstering  
measures, many punk  
houses have been forced  
to Mars in search of  
lower rent and more  
plentiful return seams.  
We wish them luck.

